

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price**, Marketing Time: **Typical**. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	9 Canton Row, Beaufort, SOUTH CAROLINA 29906	Order ID	8958699	Property ID	34660692
Inspection Date	10/07/2023	Date of Report	10/07/2023		
Loan Number	53093	APN	R100 027 000 0904 0000		
Borrower Name	Catamount Properties 2018 LLC	County	Beaufort		

Tracking IDs					
Order Tracking ID	10.04.23 Citi-CS BPO Request	Tracking ID 1	10.04.23 Citi-CS BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	REBECCA A ROY	Condition Comments	
R. E. Taxes	\$8,131	Subject appears to be maintained with a front porch, screened porch and a storage/garden shed.	
Assessed Value	\$14,724		
Zoning Classification	Residential 6101		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (Lockbox)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	Habersham POA 843-111-1111		
Association Fees	\$1500 / Year (Pool,Landscaping,Insurance,Tennis,Greenbelt,Other: dock)		
Visible From Street	Visible		
Road Type	Private		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The first four months of the year homes were going under contract quickly, starting to be longer DOM with rates increasing and stock market down. Shortage of listings are still keeping asking values high, but expect that to start to decrease. REO & foreclosures are down, rarely seller concessions. Habersham is an upscale neighborhood with alleyways for parking. All comps are from the Habersham community	
Sales Prices in this Neighborhood	Low: \$507,000 High: \$1,339,000		
Market for this type of property	Decreased 2 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	9 Canton Row	12 Tomlow Trce	159 Collin Campbell	64 Mount Grace
City, State	Beaufort, SOUTH CAROLINA	Beaufort, SC	Beaufort, SC	Beaufort, SC
Zip Code	29906	29906	29906	29906
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.74 ¹	0.29 ¹	0.80 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$823,000	\$859,000	\$815,000
List Price \$	--	\$823,000	\$859,000	\$815,000
Original List Date		09/15/2023	09/25/2023	08/10/2023
DOM · Cumulative DOM	-- · --	21 · 22	11 · 12	57 · 58
Age (# of years)	9	11	2	10
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Beneficial ; Other
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories 2 story	1 Story ranch	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,817	1,756	1,759	1,740
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	Detached 1 Car	Carport 1 Car	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.14 acres	0.17 acres	0.14 acres
Other	--	--	--	--

* Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** From the moment you arrive, you'll be captivated by the classic Southern architectural elements that grace this property! It features a welcoming front porch and lush landscaping that adds to its curb appeal. The open-concept living spaces are filled with warmth & character and bathed in natural light with tasteful finishes throughout. The kitchen is a chef's dream, featuring granite countertops, stainless steel appliances, ample cabinet space and large walk-in pantry. The home boasts spacious and inviting bedrooms, including a luxurious master suite and walk-in closet. The third bedroom is being used as an office but can easily be converted back to a bedroom. There is a one-car garage & a carport for ample parking/storage. Don't miss your chance to own a slice of Southern paradise!
- Listing 2** Are you ready to live where the light salt air kisses the Spanish Moss of the Live Oaks in the LowCountry? Well, this home is for you! Welcome to the modified "Little Barnwell" design. This home boasts an open floor plan with 16 ceilings in the main living areas of the great room, kitchen and dining area. Welcome to the open air concept of the open patio with vaulted ceilings, fireplace and ample seating area for a living and dining experience. Many mornings, afternoons and evenings will be spent in this outdoor area opening to the tabbled patio and courtyard area just steps to the rear of the home. Beautiful architecture blends with the high ceilings and walls built of shiplap. A chef's kitchen is part of this plan with GE Café series gas range/ electric & gas ovens,
- Listing 3** 1 bay garage & 1 bay carport on a corner lot. With a private setting, elegant design, and location just steps from the marsh at Creekside Park, this Lowcountry cottage offers the best of everything that Habersham has to offer. The cottage charm begins with the generous front porch clad in Savannah Gray brick and the gas lanterns flanking the front door. Stepping inside you discover Lowcountry architecture is evident in every corner of the house, including ten-foot ceilings, thick crown and chair moldings, plantation shutters, wood floors, and custom built-ins. A thoughtfully designed floor plan connects the dining room, living room, kitchen, and study to allow for seamless entertaining. The kitchen boasts a gas range and stove, granite counter tops and ample storage space including a coffee bar, wine fridge and large walk-in

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	9 Canton Row	8 Canton Row	3 Canton Row	7 Canton Row
City, State	Beaufort, SOUTH CAROLINA	Beaufort, SC	Beaufort, SC	Beaufort, SC
Zip Code	29906	29906	29906	29906
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.03 ¹	0.02 ¹	0.01 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$839,000	\$699,000	\$689,000
List Price \$	--	\$839,000	\$699,000	\$654,900
Sale Price \$	--	\$830,000	\$670,000	\$630,000
Type of Financing	--	Conventional	Cash	Cash
Date of Sale	--	07/07/2023	10/19/2022	05/24/2023
DOM · Cumulative DOM	-- · --	65 · 65	69 · 69	132 · 132
Age (# of years)	9	13	9	8
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Beneficial ; Park	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	1,817	1,924	1,782	1,870
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 3	3 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	Carport 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.11 acres	0.10 acres	0.10 acres
Other	--	--	--	--
Net Adjustment	--	-\$20,650	+\$5,250	-\$8,050
Adjusted Price	--	\$809,350	\$675,250	\$621,950

* Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** Larger, similar age and lot size. Adj. \$ -16,050 SF, 400 age, -100 lot, -2500 carport, -2500 bath. Carport w/shed on a corner lot. Want to Live Your Best Lowcountry Life in Habersham in this Custom home originally built by and for Henry Vala. The architect Curtis Gibbs thoughtfully designed this home with easy lowcountry living in mind. This home boasts numerous upgrades, hardwood floors, tile, raised slab, gourmet kitchen, vaulted ceiling w/ expansive fireplace, beautiful park views from the screened and brick porch(s) & tabbled court yard. This Smart home features Schlage door locks and thermostat controls.
- Sold 2** Slightly smaller same age and lot size. Adj. \$ \$5,250 SF. Beautiful custom built Allen Patterson Home. Immaculate and very well maintained home in beautiful Habersham community. Pine floors, master on the main floor and beautiful garden courtyard. A must see. The information contained herein has been obtained through sources deemed reliable but cannot be guaranteed as to its accuracy. Any information of special interest should be obtained through independent verification. This offering is subject to errors, omissions, change of price, or withdrawal without notice.
- Sold 3** Slightly larger, similar age and same lot size. Parking space on street. Adj. \$-7,950 SF, -100 age. Nestled among majestic Live Oaks, whose Spanish Moss gently blows in the breeze, is a pristine home beckoning you to relax on the porch with a glass of sweet tea. The location of this property is within walking distance to tennis courts, Park House, Community Dog Park and Garden and the uptown Market District. This home boasts many features such as a desired open floor plan with 10 foot ceilings, dining area and chef's kitchen complete with stainless appliances and gas range. Large master suite with double vanities, walk in shower and closet. Second floor living consists of two additional large bedrooms, both with walk in closets, a full bath and an additional room that could be used as an office or a large owner's closet if you should choose to VRBO the home.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Re/Max Accent	Subject is not listed in the Beaufort MLS. Appears to be listed out of Savannah GA					
Listing Agent Name	Mike Stubbs						
Listing Agent Phone	912-656-5662						
# of Removed Listings in Previous 12 Months	1						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	04/27/2023	\$541,000	Tax Records
06/28/2023	\$725,000	09/13/2023	\$675,000	Expired	08/19/2023	\$699,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$650,000	\$650,000
Sales Price	\$625,000	\$625,000
30 Day Price	\$620,000	--
Comments Regarding Pricing Strategy		
No comps listed with similar size, 2 story cottage homes on smaller lot. Weighed most heavily on sold comps that are on the same street. It is also located in an area of the community that does allow rentals. Community is a work/live community with restaurants and specialty shops.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 12 Tomlow Trce
Beaufort, SC 29906



Front

L2 159 Collin Campbell
Beaufort, SC 29906



Front

L3 64 Mount Grace
Beaufort, SC 29906



Front

Sales Photos

S1 8 Canton Row
Beaufort, SC 29906



Front

S2 3 Canton Row
Beaufort, SC 29906



Front

S3 7 Canton Row
Beaufort, SC 29906



Front

ClearMaps Addendum

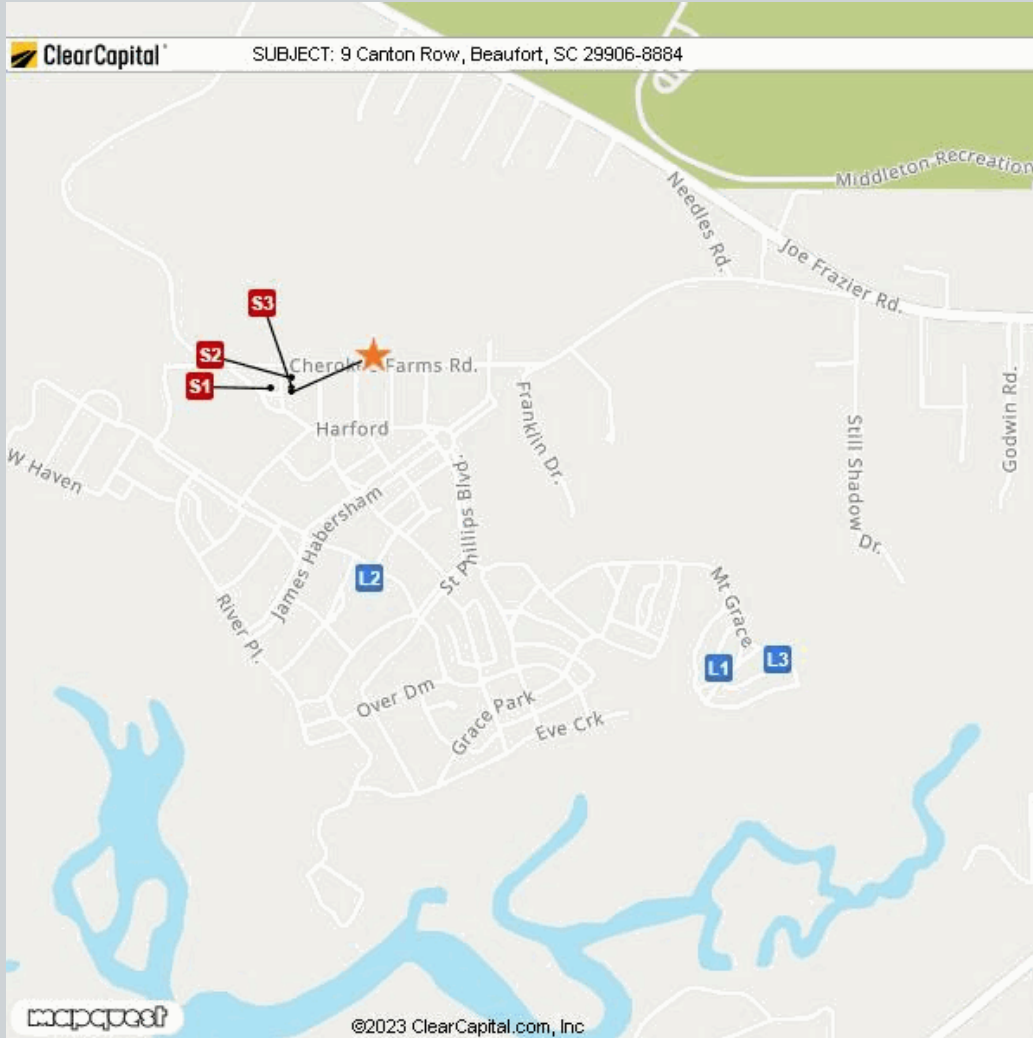
Address ★ 9 Canton Row, Beaufort, SOUTH CAROLINA 29906

Loan Number 53093

Suggested List \$650,000

Suggested Repaired \$650,000

Sale \$625,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9 Canton Row, Beaufort, South Carolina 29906	--	Parcel Match
L1 Listing 1	12 Tomlow Trce, Beaufort, SC 29906	0.74 Miles ¹	Parcel Match
L2 Listing 2	159 Collin Campbell, Beaufort, SC 29906	0.29 Miles ¹	Parcel Match
L3 Listing 3	64 Mount Grace, Beaufort, SC 29906	0.80 Miles ¹	Parcel Match
S1 Sold 1	8 Canton Row, Beaufort, SC 29906	0.03 Miles ¹	Parcel Match
S2 Sold 2	3 Canton Row, Beaufort, SC 29906	0.02 Miles ¹	Parcel Match
S3 Sold 3	7 Canton Row, Beaufort, SC 29906	0.01 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Debra Regecz	Company/Brokerage	Ballenger Assoc. LLC
License No	51688	Address	2715 Bluestem Dr Beaufort SC 29902
License Expiration	06/30/2024	License State	SC
Phone	8432637010	Email	deb@redhatteam.com
Broker Distance to Subject	3.92 miles	Date Signed	10/07/2023

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This market analysis may not be used for the purposes of obtaining financing in a federally-related transaction.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.